Abstract

5 transaction card includes an optically active film composite comprising a PET polymeric film substrate covered with a hard coat layer of resin having a thickness of less than 6 microns, and a pencil hardness of at least 2H, the hard coat including polymeric а resin binder with nanoparticles of Lanthanum hexaboride absorbing light having 10 a wavelength in the range of 700-1100 nm. The composite preferably has a VLT of about 50% and a transmission in the near IR wavelength of less than 10%.